

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF TENNESSEE

In Re: )  
DENNIS JEREMY CRUMLEY ) Chapter 13  
MICHA ELIZABETH CRUMLEY )  
Debtor. ) Case No. 08-14582

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DENNIS JEREMY CRUMLEY )  
Plaintiff, )  
V. ) Adversary Proceeding 14-01049  
HSBC RETAIL CREDIT (USA) INC. )  
(KAWASAKI) )  
and )  
ECAST SETTLEMENT CORPORATION )  
Defendants. )

**SUMMONS IN AN ADVERSARY PROCEEDING**

**YOU ARE SUMMONED** and required to submit a motion or answer to the complaint which is attached to this summons to the clerk of the bankruptcy court within 30 days after the date of issuance of this summons, except that the United States and its offices and agencies shall submit a motion or answer to the complaint within 35 days.

Address of Clerk:

United States Bankruptcy Court  
31 East 11<sup>th</sup> Street  
Chattanooga, TN 37402

At the same time, you must also serve a copy of the motion or answer upon the plaintiffs' attorney:

Name and Address  
of Plaintiff's Attorney:

Richard L. Banks, Esquire  
Richard Banks & Associates, P.C.  
P. O. Box 1515  
Cleveland, TN 37364-1515

If you make a motion, your time to answer is governed by Fed. R. Bankr. P. 7012.

**IF YOU FAIL TO RESPOND TO THIS SUMMONS, YOUR FAILURE WILL BE  
DEEMED TO BE YOUR CONSENT TO ENTRY OF A JUDGMENT BY THE  
BANKRUPTCY COURT AND JUDGMENT BY DEFAULT MAY BE TAKEN AGAINST  
YOU FOR THE RELIEF DEMANDED IN THE COMPLAINT.**

JUL 07 2014

Date



DANNY W. ARMSTRONG

By: /s/ Clerk

**CERTIFICATE OF SERVICE**

I, Richard L. Banks, certify that I am, and at all times during the service of process was, not less than 18 years of age and not a party to the matter concerning which service of process was made. I further certify that the service of this summons and a copy of the complaint was made 7/16/14 by:

- Mail Service: Regular, first class United States mail, postage fully pre-paid, addressed to:
- Personal Service: By leaving the process with defendant or with an officer or agent of defendant at:
- Residence Service: By leaving the process with the following adult at:

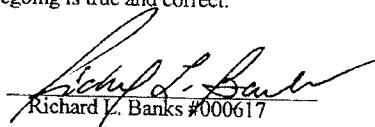
Certified Mail Service on an Insured Depository Institution: By sending the process by certified mail addressed to the following officer of the defendant at:

**HSBC Retail Credit (USA) Inc.**  
c/o Megan Kenton, Esq.  
Bass & Associates PC  
3936 E. Ft. Lowell Road, Suite #200  
Tucson, AZ 85712

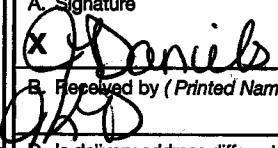
- Publication: The defendant was served as follows: [Describe briefly]
- State Law: The defendant was served pursuant to the laws of the State of Tennessee.

Under penalty of perjury, I declare that the foregoing is true and correct.

7/16/2014  
Date

  
Richard L. Banks #000617

Richard L. Banks, Esquire  
Richard Banks & Associates, P. C.  
P. O. Box 1515  
Cleveland, TN 37364-1515

SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
<ul style="list-style-type: none"><li>■ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</li><li>■ Print your name and address on the reverse so that we can return the card to you.</li><li>■ Attach this card to the back of the mailpiece, or on the front if space permits.</li></ul>		<p>A. Signature </p> <p><input checked="" type="checkbox"/> Agent <input type="checkbox"/> Addressee</p> <p>B. Received by (Printed Name) </p> <p>C. Date of Delivery 7/10/04</p> <p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No</p>	
1. Article Addressed to:  HSBC Retail Credit (USA) Inc. c/o Megan Kenton, Esq. Bass & Associates PC 3936 E. Ft. Lowell Road, Suite #200 Tucson, AZ 85712		<p>3. Service Type <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input checked="" type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p> <p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p>	
2. Article Number (Transfer from service label) 7013 2250 0001 8858 8611		PS Form 3811, February 2004 Domestic Return Receipt 102595-02-M-1540	